

AMERICAN BANCORP OF ILLINOIS, INC.

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 3618545	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$226	\$222	-1.8%		
Loans	\$141	\$157	10.8%		
Construction & development	\$3	\$4	22.4%		
Closed-end 1-4 family residential	\$45	\$47	4.5%		
Home equity	\$9	\$13	43.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-24.7%		
Commercial & Industrial	\$12	\$16	29.0%		
Commercial real estate	\$39	\$38	-2.5%		
Unused commitments	\$10	\$15	52.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$3	183.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$35	\$38	9.6%		
Cash & balances due	\$39	\$15	-61.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$209	\$206	-1.5%		
Deposits	\$209	\$205	-1.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$17	\$16	-6.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	7.8%	--		
Tier 1 risk based capital ratio	12.3%	10.8%	--		
Total risk based capital ratio	13.6%	12.0%	--		
Return on equity ¹	5.7%	3.7%	--		
Return on assets ¹	0.4%	0.3%	--		
Net interest margin ¹	3.6%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	142.7%	159.5%	--		
Loss provision to net charge-offs (qtr)	160.4%	100.8%	--		
Net charge-offs to average loans and leases ¹	2.2%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.4%	0.9%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	3.2%	2.0%	1.3%	1.0%	--
Total loans	1.0%	0.8%	0.6%	0.2%	--